



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP's Log

20th Anniversary Edition

Summer 2012

*Your Health Insurance
Counseling Newsletter*

SHIP - Indiana Department of Insurance, 714 W. 53rd Street, Anderson, IN 46013

www.medicare.in.gov

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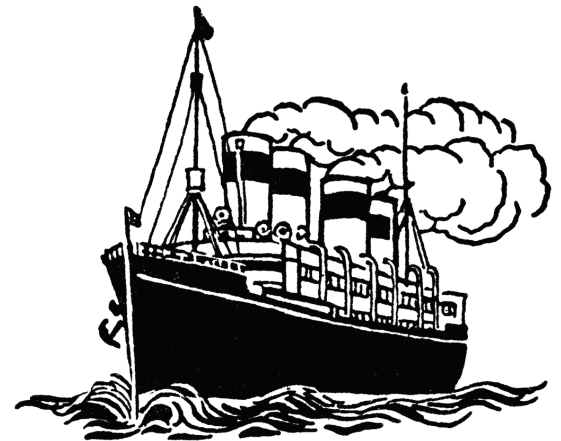
To comment on this edition or submit articles or information for future editions, contact Sarah Reimmuth 765-610-3873 or email: sarahship@thenewcreative.com.

Director's Helm

By: Cheryl St. Clair, SHIP State Director

From Stem to Stern!

I'm sure you are busy with local events during our hectic summer season. This time of year is always a good opportunity to get out of the office and meet people with Medicare at local health fairs. However, don't forget our latest need to help people new to Medicare. This kind of assistance has been a leading request on our 800 helpline. You may want to consider having your own New to Medicare event to meet the growing demand.



For SHIP's part, we can provide staff presentations, presentation materials and brochures specific to New to Medicare, LIS/MSP application assistance, refreshments, and advertising for your event. Your Area Manager will be able to tell you more about what we can do to help out. If you have any suggestions of how we can reach out to Medicare beneficiaries in your local community, please share those ideas with your Area Manager.

On the State level, two of our largest events are coming up – the Black Expo in July and the State Fair in August. Remember that we provide free tickets and reimburse for parking. If you would be interested in attending to help cover our information booth, contact Kaley (Aldredge) Stebleck. It's also not too early to start planning events for the Annual Enrollment Period from October 15 to December 7. Last year, we more than doubled the number of events during the AEP from the year before.

As always, feel free to contact us with your questions, thoughts, and concerns. We are just a phone call away. SHIP exists to support your efforts to provide services to people with Medicare. We continue to work to improve training and support to our counselors and local sponsoring agencies. Thank you for your great efforts.

Golden Hoosier Award Winner

On May 17, 2012, Barbara Vosmeier was awarded the 2012 Golden Hoosier Award by Area 9 In-Home and Community Services Agency in Richmond, Indiana. She received her award during at the Senior Expo at the Lamplight Inn at the Leland in Richmond in celebration of Older Americans Month – “Never Too Old to Play!” “It was a shock to me,” she said. “I’m very proud of this award. It’s just a little token for what you’ve done. I’ve never won anything except my husband in my whole life.” They were married for 38 wonderful years.

The award recognizes someone age 65 or older for his or her volunteer service in helping to improve the quality of life. It is the highest honor bestowed on an older individual by the Area 9 In-Home and Community Services Agency, a service of Indiana University East. This is the 35th year older volunteers in the five counties served by the Area 9 Agency have been recognized for their contributions.

For nearly 20 years, Barbara Vosmeier has been volunteering within her community. She started her volunteer work at a battered women’s shelter. Barbara is also a charter member of the Centerville-Abington Senior Center. She remembers receiving a map from her son who was a volunteer fireman at the time outlining the area into thirteen sections. Barbara volunteered to spearhead the membership committee and organizing committee members to knock on every door in the community. The senior center opened with 400 members.

Besides being a wonderful SHIP counselor, Barbara also is a member of the Centerville Senior Center Hobo Band proving musical entertainment for the center and the surrounding area. She also participates in the Area 9 Bill Payer Program, where she volunteers her time to assist clients in setting up a budget, paying their bills, balancing checkbooks, and reviewing bank statements for 19 years. “I’ve become friends with these people over the years,” she said. Barbara also sometimes helps her clients in other ways, by going to the grocery or picking up prescriptions.

Barbara has been a SHIP counselor for 14 years. She is a 1-800 counselor as well as seeing clients at the senior center. Barbara has four sons, seven grandchildren and six great-grandchildren. She was an Avon representative for 45 years. Barbara is a member of Holy Family Catholic Church, and is a member of the St. Andrew Cemetery Association Board. “Over the years, I’ve met so many nice people. I’ve made some really good friends.”



Our Ticket to Success - Four More Than Before

Dear Counselor:

The top of the performance chart that is. Our performance with SHIP as a whole effects many aspects of our program. We need your help in getting our performance in tip-top shape!



Last year, you contributed _____ client contact forms. With your contribution and the help of all the counselors, Indiana had a total of 29, 964 client contact forms! With the new state goals set, we, as a whole, only need 13, 326 on top of what we did last year. When dividing that number amongst our 320 SHIP counselors, each counselor only needs to increase their client contact forms by an additional 42 forms for the year. That means just 4 more per month!

Each form submitted helps with the rise to the top, with a goal of **4 more than before**, it is a small job that we know we can accomplish!

You will soon receive a Goal Card in the mail to help you track your progress for success. It has your totals from last year in yearly, quarterly, and month increments. Just mark your totals for this year and see how much we can accomplish with a small increase in mind!

We appreciate all that you do as a SHIP counselor and value your help and contribution for reaching the performance marks!

Sincerely,

The 4 More Than Before Team

20th Anniversary Counselors

Jackie Wright and Bill Preston

written by Christel Snow, North Indiana Area Manager

This September, SHIP will celebrate its 20 Year Anniversary! There are two SHIP Counselors in my area that have been with the Indiana SHIP Program since its conception in 1992:

Jackie Wright (Executive Director, Marshall County Council on Aging in Plymouth) has worked at the MCOA for 26 years and is currently a resident of Plymouth, IN.

Bill Preston (Volunteer, Franciscan St. Margaret Health Hospital in Hammond) is a retired School City of Hammond Administrator and a resident of Hammond, IN.

In 1992, Jackie and Bill completed their new counselor training before the program adopted the official title of SHIP. From the start, it was a program to help Medicare beneficiaries with Social Security and un-biased Medicare assistance. Medicare Supplemental Insurance plans were standardized by congress and the role of a SHIP Counselor evolved into what it is now. SHIP helped to improve the program with updated information.

Jackie stated, "Medicare did not cover services like they do now". There was a big percentage of Indiana Medicare

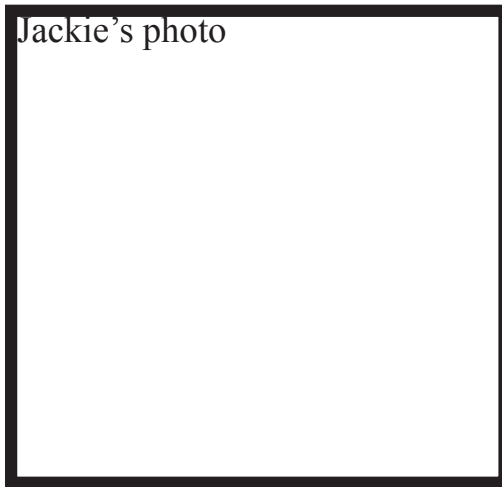
beneficiaries that need help and SHIP was the vehicle to help solve problems for clients. In the beginning clients would bring in a bag or a box of MSN (Medicare Monthly Statements) and bills. Jackie and Bill's task was to separate the piles and organize them for clients. They would do paper charting of clients claims and work with a pencil, paper, and file folders, living in pre-digital world, and would work tirelessly by hand until the job was finished. Now, with the invention and ease of computers, Jackie and Bill have adapted to a new challenge of helping clients in the 21st century.

Jackie and Bill are both dedicated counselors and I am honored to work with them.

Congratulations to Jackie and Bill on your 20 years in the SHIP program!



Jackie's photo



20th Anniversary Counselors

Deb Arnold

written by Twyla Stech, Central Indiana Area Manager

Deb Arnold looks the same today as she did twenty years ago when Jay County Hospital signed on as one of the first Sponsoring Organizations and Deb took training to become a SHIP counselor.

Deb is a Ball State University graduate with a degree in Social Work and has been employed as Jay County Hospital's Director of Social Services for the past twenty-five years. Deb's husband Jeff is the Delaware County Prosecutor. They have a son and daughter and two grandsons.

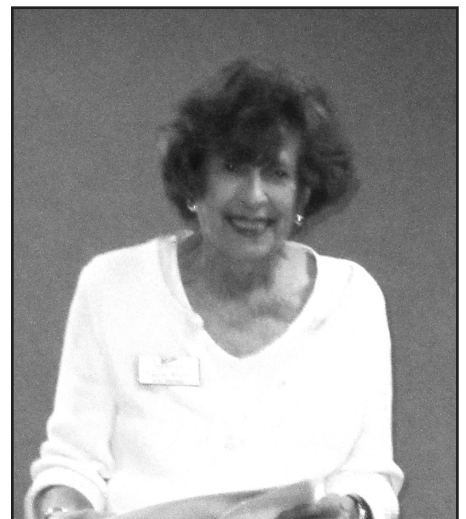
I asked how client's questions have changed over the years. Deb agrees with many of us that with the addition of Medicare's prescription drug benefit and growth of Advantage Plans the questions have become more complex.



Deb writes: Being a SHIP site has provided a much needed service for the community. As Director of Social Services for Jay County Hospital, the information and training I receive from SHIP is invaluable in my day to day activities working with patients. It has really been a win-win situation for everyone. I am proud to be part of such a successful, caring organization.

Twyla Stech

Coming Soon!



SHIP Event Photos



Left: Spring Training at Michigan City

Below: Cindy Wagoner, LC at Area 5 and an SMP Volunteer are from the Tipton County Health Fair in April.



Left: Abby Vivo, SHIP Local Coordinator/ counselor at CICOA working with the social work staff at Eastern Star Baptist Church in Indy.

Bottom Left: Alliance of Retired People from May. The speakers included Andre Carson (US House of Rep.) and John Gregg.



Below: Lorealee Moore at the Alliance of Retired People.



SHIP Event Photos



Left: Area 7 Spring Update Training

Below: Twyla Stech and Abby Vivo, LC at CICOA, at the Barton Annex Apartments in downtown Indy while doing an on-site outreach



Left: Twyla Stech and Susan Spilley at the Community Hospital Health ???????? in Carmel

Below: PrimeLife Enrichment's Spring Training in Carmel was held outside due to an upcoming event. Luckily, the weather cooperated, and the brisk breeze kept everyone alert!



Area Managers' Updates



Christel Snow,
Northern Indiana Area Update

Thank you to everyone for attending SHIP Spring training; this year's attendance was a staggering 90% of volunteers! I would also like to give a BIG thank you to both Larry Miller and Mary Phillips, our SHIP state trainers, for traveling to all of my sites and helping updating SHIP counselors on ESRD. If you were unable to attend a Spring Training Program, please contact Larry Miller at the SHIP office ASAP.

Please join me in welcoming our SHIP counselors that recently completed new counselor training:

Janet Beckman and Thomas Walsh (Area IV Agency on Aging & Community Action Programs) from Lafayette. Barry Conrad (Local Coordinator, Living Well) in Wabash County COA, Inc. And, Nancy Boger and Jan Wright (Area 2 Real Services) located in South Bend.

Congratulations to Chris Allen for taking on her new role of Local Coordinator at her site at Indiana University Health LaPorte Hospital!

Thank you, as always, for all of your hard work and dedication to our SHIP program. I look forward to seeing you at your next SHIP counselor meeting.



Twyla Stech,
Central/Northeast Area Update

Thank you! Thank you! The Central/Northeast Area counselors had very, very close to 100% attendance at Spring Training. I hope you found the end stage renal disease information helpful. We are getting more ESRD calls and also calls from folks approaching age 65 who are thoroughly confused by all the information being thrown at them and need unbiased assistance. A "Turning 65? Now what?" program is a great way to market your site. SHIP has money available for advertising and refreshments.

Committees abound! The Education Committee is working on quarterly webinars to provide more information in the areas 30% or more of you checked as needed on your recent survey. The first will be June 19th. John Williams is the speaker.

The Party Committee is planning fun things to celebrate SHIP's 20th Anniversary serving people with Medicare. And there is the "4 More" campaign which you will hear more about soon. So enjoy summer and stay tuned!

Area Managers' Updates



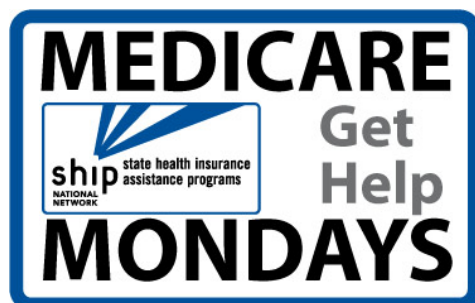
Nannie Alldredge,
Southern Area Update

A big Thank You for coming to the Spring Update Training. Southern Indiana had 100% attendance. Yeah!!! Please remember to check out the list of events on our SHIP website, www.medicare.in.gov Our counselors have come up with some new ideas to spread the word on the different services that SHIP has to offer. The IU Health Paoli SHIP site is setting up an information tent at the farmers market in Orleans and French Lick from now until October. Hoosier Uplands SHIP site in Mitchell is working on a SHIP presentation at a local McDonald's during the morning hours. Area 10 in Ellettsville is doing Medicare 101 once a month at the local library. These are just a few of the new ideas out there. May be you have some new ways of getting the word out. Just let us know. Also, if you are planning an event, make sure that we have the information to place on our events lists. The state office uses this list to let folks know where we will be providing SHIP information. Have a wonderful summer. Rest up for open enrollment. Safe travels to those traveling.

It's a Medicare Monday

by Gwen Voyles, SHIP counselor, LifeSpan Resources, Scottsburg

If you have questions it's the best way
To find out what it will and won't pay
So you'll be ready on a Tuesday
To meet your Doctor see what he say
Not to worry cuz the bill's paid
And you can work on staying healthay
So look for Medicare Monday
Know you coverage is the best way
To ensure you have a good day
To avoid a dreaded in-stay
Or get a bill that you can't pay
It's Medicare Monday!



An Actual Client Interaction

This is an actual recount written by counselor, Deb Uhl, about a client interaction. Thanks, Deb! If you have an interesting story of a client interaction, send it to sarahship@thenewcreative.com.

I received this beneficiaries problem from work. I was approached by the Controller regarding her uncle who was having a problem with precessing of his claims back from 2008. He was receiving infusion treatments from his physician for RA. As we all know, the co-payment for this in the doctors office is 20%. The beneficiary has a Humana MA HMO plan.

Through some communication with one of the Humana service representatives, he found out that if he had the same treatments performed in the outpatient setting of the hospital he would only be charged \$100 co-payment per treatment rather than the 20%.

Where it gets interesting is that the beneficiary actually went through the appeals process with Medicare and received a favorable decision instructing Humana to reprocess his four claims and leave him with a \$100 co-payment per visit. He won this appeal because Humana never put that information out for their members. Ultimately, the reason the beneficiary received the favorable decision is due to the fact the customer service representative from Human provided an actual eligibility sheet which said on the bottom "not for external distribution".

Secondly, even though he did win the appeal, the physicians office, which is a capitated HMO site, still continued to charge him the 20% co-insurance for these dates of service.

This is where I came in. He tried

desperately to get them to fix their records. Both the beneficiary and I called the IPA (HMO site) regarding this issue and the representative told us, as far as she could see, everything was OK.

We faxed the information we had from Medicare and a copy of the checks Humana sent to the beneficiary received by Humana for payment on the account to the IPA. After some coaxing we asked for their screens shots of how these four claims were processed. Meanwhile, we called Humana and asked for copies of the reprocessed EOB's.

The representative told us that they only keep them for 18 months, and he was sure that there was no copies of them anywhere. I informed him that they should be kept at least for 7 years. The representative indicated he would send a request to a different department for these reprocessed EOB's and that it should take about 45 days for the beneficiary to receive it.

We never received those EOB's. We did receive the screen shots from the IPA and matched what was received by them from Humana and what was still owing on the account. We noted that the IPA did receive a payment from Humana for all of these dates of service back in 2009 and that instead of fixing their claims they sent the money back. We asked the IPA to relook at them and call us back. When we did reach them after calling again, they told us that the claims were still

Client Interaction continued

processed correctly.

You see, for each claim a balance of \$731.30 was left on each, a far cry from the \$100 the beneficiary was suppose to pay. We called Humana back again after the 45 days since the beneficiary did not receive the reprocessed EOB's. We were informed again they can't do that and again after indicating that they should keep these records for 7 years, they now indicated that they would send another request back to the department who handles this. In the meantime the beneficiary continued to receive collection notices from the IPA.

We filed a complaint with Medicare on a Thursday in April giving information regarding the problem. The Monday after we received a call from Humana directly because of the complaint. The representative listened to our story and requested a copy of the favorable decision. She indicated that since this is an IPA, there really isn't any EOB's for the beneficiary. She did tell us that she would call us back within the week with the breakdown line by line of each charge and how the \$100 co payment played into it. We received a call on Thursday of that same week from Humana indicating that they will reimburse the IPA and make sure the reprocessed claims, along with a check for the additional money owed is sent to the IPA so that the only charge left for the beneficiary is the \$100 co-payment. The beneficiary informed the collection agency of the complaint, and I called the IPA to make sure they didn't send the money back and that the finally outcome would result is a credit to my beneficiaries account and a subsequent check issue.

Kaley's Back - But with a New Name!

We're very excited to welcome Kaley back to the State SHIP office!

Kaley says, "I'm so excited to be back at SHIP! I might have been gone a little over six months, but I missed it greatly from day one. Now I'm back with a new last name, Steblek, and ready to get back to work!"



2012 SHIP State Office Team



INDIANA'S SHIP (Left to Right): Kaley Stebleck (Administrative Assistant), Elizabeth Hewitt (Call Center Operator), Cheryl St. Clair (Program Director), Darlene Coleman (Call Center Operator), Christel Snow (NW and North Central Area Manager), Shirley Jones (Office Manager), Twyla Stech (Central and NE Area Manager), John Williams (Medicare Specialist), Rita Chambers (Accounting Clerk), Nannie Alldredge (Southern IN Area Manager), Susan Spilly (LIS/MSP Coordinator), Mary Phillips (Trainer), Peggy Jarrett (Call Center Operator), Sarah Remmuith (Communications Specialist), Tina Whitaker (Call Center Operator), and Larry Miller (Trainer).

"Please receive this round of applause with heart-felt thanks for your contributions to Medicare outreach, education and one-on-one counseling. The credit for so many good deeds firmly rests with dedicated SHIP volunteers like you! Thank you!"

--Contributed by ????????????